

Beyond behavioral intention: Explaining actual usage of online travel platforms through technology acceptance, planned behavior, and trust

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ABSTRACT

Actual usage poses a challenge in adopting digital technology because intention to use technology does not always translate into actual behavior. This study aims to develop an integrated framework combining the technology acceptance model, the theory of planned behavior, and trust to explain actual usage of online travel platforms through behavioral intention among Tiket.com users in Banten, Indonesia. A quantitative survey used purposive sampling and included 150 respondents with experience using Tiket.com in Banten, Indonesia. Data were analyzed using partial least squares structural equation modeling and bootstrapping procedures to test validity, reliability, and hypotheses. The results indicate that perceived usefulness and perceived ease of use significantly affect attitude. Attitude, perceived behavioral control, and trust significantly affect behavioral intention, whereas subjective norms do not. Behavioral intention also positively affects actual usage. These findings indicate that users' individual evaluations, perceived control, and trust, rather than social influence, primarily drive adoption of Tiket.com. This study expands empirical evidence on integrating the technology acceptance model, the theory of planned behavior, and trust by explaining the process from technology acceptance to actual usage among Tiket.com users in Banten, Indonesia.

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1. Introduction

Advances in information and communication technology have transformed the way consumers search for information, evaluate alternatives, make transactions, and use digital services (Natasya & Susilo, 2022). In the world of tourism, this transformation is marked by the use of services based on digital platforms that enable consumers to access travel information, compare various alternatives, make reservations and payments, and even obtain other services through a single integrated system (Shariffuddin et al., 2023; Uli & Laksmidewi, 2023). However, the existence and availability of digital services do not automatically mean

that consumers actually use them. Although consumers may accept and be willing to use digital services, true success depends on regular, consistent use (Park et al., 2024). Thus, actual usage matters because it reflects how consumers use digital services, not merely their readiness or willingness to use them.

Actual usage refers to using a technology in a real-world context, which can be observed through its frequency and duration (Sesmiarni et al., 2024). However, actual technology use does not always translate into real-world use. Even if an individual intends and is willing to use a technology, actual usage may still not occur because uncertainty, competing goals, or situational barriers make the action costly or socially sensitive (Polyportis, 2026). Adopting digital services involves more than technology availability; users must evaluate the platform's usefulness and ease of use, develop attitudes toward it, feel adequate behavioral control, consider social influences, and build trust in the transaction process (Sujood et al., 2022). Thus, the mere existence of technology, user interest, or willingness to use it is not enough to achieve actual usage. This highlights that the main challenge is turning willingness into actual use.

When explaining the realization of digital service usage, behavioral intention is one factor to consider. This refers to a person's tendency to engage in a behavior based on their information or beliefs about it (An et al., 2023). Individuals with strong behavioral intentions are more likely to translate them into actual use (Emon et al., 2023). This study examines behavioral intention alongside actual usage to assess whether willingness to use the platform is associated with subsequent use, rather than intention alone (Islam et al., 2024; Ye et al., 2026). However, intentions do not form in a vacuum; various factors shape an individual's decision to use a digital service.

One perspective that can explain the formation of behavioral intention is the theory of planned behavior (TPB), which views behavior as the result of a psychological process preceded by behavioral intention (Ajzen, 1991). From the TPB perspective, attitude refers to the positive or negative evaluation a user holds toward a technology (Lim et al., 2024); subjective norm is the social pressure felt in shaping a person's behavior (Li et al., 2023), while perceived behavioral control is an individual's perception of the personally available opportunities, abilities, and resources to engage in a particular behavior (Galván-Mendoza et al., 2022). The more positively a behavior is evaluated, the stronger the perceived social support and behavioral control, and the stronger the behavioral intention to engage in that behavior, which then manifests in actual behavior (Li et al., 2023). However, digital services are fraught with uncertainty and fraud risk, which can make consumers hesitate before making reservations. This suggests that positive evaluations of digital services do not necessarily increase behavioral intention; therefore, this study incorporates trust into the research model. Amin et al. (2021) emphasize that consumers need trust to assess website quality, social presence, and affective commitment, and to decide whether to book a hotel online.

Trust is a multidimensional concept that reflects perceptions of another entity's competence, integrity, and benevolence (Sebastián et al., 2022). Trust is a key factor because it reduces distrust and encourages technology adoption (Jagrič et al., 2026). Trust is essential in online transactions involving financial risks, information processing, payments, orders, and the arrangement of subsequent services (Ghosh et al., 2026). Previous research also finds that trust drives behavioral intention to engage in digital transactions (Uli & Laksmidewi, 2023; Pasya et al., 2023; Elah et al., 2024). While the TPB explains behavioral intention, it also needs to explain how attitudes toward digital service users form. This study examines perspectives that explain how consumers evaluate technology before forming attitudes toward its use.

The technology acceptance model (TAM), developed by Davis (1989), explains how attitudes toward technology use form. Davis (1989) explains that an individual's attitude

toward technology use is influenced by perceived usefulness and perceived ease of use. Perceived usefulness reflects the belief that using a particular technology will improve performance, while perceived ease of use reflects the belief that the technology will eliminate or reduce the effort required (Perwitasari, 2022). People tend to evaluate a technology positively if the technology is perceived as useful, low-effort, and enhancing the ability to complete tasks (Alshammari & Babu, 2025). Thus, TAM complements the TPB by explaining how perceptions of technology characteristics shape attitudes, which in turn shape behavioral intentions (Wang et al., 2026). Therefore, this model does not merely combine the three theories by placing all constructs side by side; each construct is assigned a distinct explanatory role in the behavioral process.

Previous research has integrated the TPB and TAM to explain technology adoption and sustained use, for example, in mobile banking (Abu-Taieh et al., 2022), digital banking (Krisnamurti et al., 2022), electric vehicles, and car-sharing services (Sarnvanichpitak & Mangmeechai, 2024). However, previous studies treated behavioral intention as the outcome. This study also examines the sequential mechanisms of psychological and behavioral factors: perceived usefulness and perceived ease of use shaping attitude; attitude, subjective norm, perceived behavioral control, and trust shaping behavioral intention; and, finally, behavioral intention shaping actual usage.

The online travel agent (OTA) market in Indonesia is highly competitive, with platforms offering similar travel services, including Traveloka, Tiket.com, Agoda, and Trivago, making customer retention crucial. Amid this competition, Tiket.com's market share has fluctuated, with a Top Brand Index of 11.10% in 2021, 13.60% in 2022, 12.20% in 2023, 12.00% in 2024, and 14.60% in 2025. Researchers selected Banten, Indonesia, as the research context because it is one of the provinces with relatively high levels of travel, accommodation, and digital bookings. The Indonesian Central Statistics Agency reported 4.90 million domestic tourist trips in December 2024, up 1.93% from December 2023. During the same period, Soekarno-Hatta International Airport recorded 207,019 international tourist arrivals, while star-rated hotel occupancy reached 54.63%.

These statistics indicate significant mobility and activity in tourism-related accommodation. Existing research has examined technology acceptance and trust in online travel services, including Traveloka (Natasya & Susilo, 2022) and online travel booking services (Pasya et al., 2023; Uli & Laksmidewi, 2023; Elah et al., 2024). However, findings from one platform do not automatically reflect behavior on other platforms. Therefore, Tiket.com was selected as the research context to explain actual usage of online travel platforms by integrating the technology acceptance model, the theory of planned behavior, and trust. Specifically, this study examines how perceived usefulness and perceived ease of use shape attitude; how attitude, subjective norm, perceived behavioral control, and trust influence behavioral intention; and finally, how behavioral intention influences actual usage among Tiket.com users in Banten, Indonesia.

2. Literature Review and Hypothesis Development

2.1. Literature Review

This study uses the theory of planned behavior (TPB) developed by Ajzen (1991) to explain how attitude, subjective norm, and perceived behavioral control shape behavioral intention and actual usage. Ajzen (1991) argues that attitudes, subjective norms, and perceived behavioral control shape behavioral intention. From the TPB perspective, attitude reflects a user's positive or negative evaluation of using the platform. At the same time, subjective norm represents the perceived support or expectations from family, friends, or other significant individuals.

Conversely, perceived behavioral control relates to users' perceptions of their abilities, resources, access, and opportunities to complete transactions through the platform (Ajzen, 1991). These three aspects shape behavioral intention, which in turn influences actual usage (Ngo et al., 2025). Although the TPB explains intention formation, it does not specifically address individuals' perceptions of technology use. To address this, this study uses the technology acceptance model (TAM) proposed by Davis (1989) to explain technology acceptance through perceived usefulness and perceived ease of use. From an OTA perspective, perceived usefulness refers to the extent to which a digital service helps users search for information, compare alternatives, check prices, place orders, complete payments, and manage orders.

Perceived ease of use refers to the extent to which users can operate these functions with minimal effort via a mobile interface (Davis, 1989). These two constructs reflect users' technological evaluations of digital services and serve as prerequisites for attitude (Agag & El-Masry, 2016). In addition to TPB and TAM, this study incorporates trust to explain user trust in OTA platforms. Trust reflects users' confidence in digital service providers when transactions involve uncertainty, information exchange, and potential risks, especially when users cannot fully observe or control the service process (Aisyah et al., 2025).

In the OTA environment, trust is crucial because users rely on the platform to provide reliable information, protect personal data and payment information, process bookings correctly, and fulfill service commitments related to the purchased travel products (Pasya et al., 2023). Trust can be operationalized through three dimensions: competence, benevolence, and integrity (Elah et al., 2024). This study integrates TAM, TPB, and trust, each complementing the others in explaining the phenomenon. TAM explains technology evaluation, TPB explains behavioral and social mechanisms, while trust adds relational and risk dimensions. Therefore, this integration addresses three distinct aspects of OTA usage. This framework provides a theoretical foundation for examining not only whether each variable influences intention but also how perceptions of technology are translated into behavioral outcomes.

2.2. Hypothesis Development

2.2.1. Perceived Usefulness and Attitude

From the TAM perspective, perceived usefulness underpins users' evaluations and shapes attitudes toward technology use (Davis, 1989). Perceived usefulness describes the extent to which an individual believes that using a technological system can enhance performance in a specific activity (Davis, 1989). When individuals perceive the benefits of a technology and find it helps achieve desired performance, positive assessments and evaluations will be given toward that technology (Toros et al., 2024). Positive evaluations foster a favorable attitude toward the technology (Ibrahim & Shiring, 2022). Previous research also finds that perceived usefulness helps foster positive attitudes toward using online travel applications (Natasya & Susilo, 2022; Syahrani et al., 2025). Prastiawan et al. (2021) explain that perceived usefulness can influence attitudes based on the benefits received. **H₁: Perceived Usefulness Has a Positive Effect on Attitude.**

2.2.2. Perceived Ease of Use and Attitude

According to TAM, perceived ease of use underpins an individual's evaluation of technology acceptance (Davis, 1989). When a technology is easy to operate and understand, individuals need to exert less effort to use it, making the process feel more comfortable and less burdensome (Jovanka et al., 2023). This condition fosters a more

positive evaluation of the technology (Krisnamurti et al., 2022; Suryanto et al., 2023). According to Syahrani et al. (2025), perceived ease of use is linked to purchase intention through user attitudes, highlighting the relevance of this technology evaluation in the OTA environment. Ratnawati and Darmanto (2023) added that perceiving a technological system as useful leads a person to develop a positive attitude toward using that technology. **H₂: Perceived Ease of Use Has a Positive Effect on Attitude**

2.2.3. Subjective Norm and Behavioral Intention

According to the TPB, beliefs and social pressure shape an individual's intention to act (Ajzen, 1991). When individuals receive support from their social environment, this support increases their belief that the behavior is socially expected and accepted (Wang et al., 2024a). This perception encourages individuals to align their decisions with perceived social expectations, thereby increasing their intention to engage in the behavior (Wang et al., 2024a). According to Long et al. (2024), subjective norms become increasingly relevant when individuals rely on others' opinions and views when making decisions. Previous TPB applications show that subjective norms can contribute to behavioral intention in adopting digital technology (Amado-Mateus et al., 2025; Nurtanto et al., 2025). **H₃: Subjective Norm Has a Positive Effect on Behavioral Intention.**

2.2.4. Attitude and Behavioral Intention

The TPB explains that an individual's intention to engage in a behavior is influenced by their evaluation of that behavior (Ajzen, 1991). A positive evaluation results from weighing a behavior's pros and cons (Xie et al., 2024). When a behavior offers positive benefits and consequences, individuals tend to view it as worthwhile. This positive evaluation strengthens an individual's tendency to engage in the behavior because the individual has a stronger reason to carry out the beneficial behavior (Somoray et al., 2024). Studies applying the TPB model have shown attitude's relevance in explaining intentions regarding technology use (Chang et al., 2025; Khan et al., 2025). Attitude's role in enhancing purchase intention suggests that users' evaluations can be a key pathway to intention in OTA-related transactions (Syahrani et al., 2025). At the same time, differences in platform characteristics and user experience can influence how strongly positive attitudes translate into intention. **H₄: Attitude Has a Positive Effect on Behavioral Intention.**

2.2.5. Perceived Behavioral Control and Behavioral Intention

Ajzen (1991) explains that an individual's perception of their ability to perform a behavior and control over it influences behavioral intention. When a behavior is perceived as easy, free of barriers, and supported by sufficient resources, it is easier to carry out (Savari et al., 2023). Belief in one's internal ability to overcome barriers strengthens an individual's readiness to make decisions and increases behavioral intention. Therefore, the higher the perceived behavioral control, the stronger the perceived behavioral intention (Hou et al., 2022). Empirical studies have identified perceived behavioral control as a relevant factor in explaining technology-related behavioral intentions (Sarnvanichpitak & Mangmeechai, 2024). Consequently, research applying the TPB to digital services views perceived behavioral control as a behavioral factor whose relevance depends on the adoption context (Abu-Taieh et al., 2022; Sarnvanichpitak & Mangmeechai, 2024). **H₅: Perceived Behavioral Control Has a Positive Effect on Behavioral Intention.**

2.2.6. Trust and Behavioral Intention

In decision-making, trust helps reduce the uncertainty individuals feel when taking action. When individuals trust a service, confidence in its reliability increases, and risk is perceived as more manageable (Nguyen-Viet et al., 2024). This reduces anxiety and increases behavioral intention because individuals perceive the risks as manageable. Previous research has demonstrated the relevance of trust in online travel services, including e-trust in OTA bookings (Elah et al., 2024), trust in websites regarding the intention to book hotels online (Kim et al., 2017), and e-trust in the intention to book hotels online (Amin et al., 2021). Trust is also associated with purchasing decisions on OTAs when consumers face perceived transaction risks (Pasya et al., 2023). Findings also support the relevance of trust in adopting digital services (Kim & Yum, 2024; Budiyanto et al., 2025). **H₆: Trust Has a Positive Effect on Behavioral Intention.**

2.2.7. Behavioral Intention and Actual Usage

Ajzen (1991) explains in the TPB that behavioral intention motivates individuals to plan future actions. Formed behavioral intentions encourage individuals to be more prepared to carry out actions consistent with their intentions and to prioritize certain actions in decision-making (Zacharis & Nikolopoulou, 2022). This readiness leads to concrete action when an opportunity or need arises, so strong intention increases the likelihood that a behavior will be carried out. Salameh et al. (2022) examined both intention and usage on an online hotel booking platform, showing the importance of distinguishing user intention from subsequent platform use. Evidence from technology adoption studies also indicates that intention can guide users toward technology use (Abu-Taieh et al., 2022). **H₇: Behavioral Intention Has a Positive Effect on Actual Usage.**

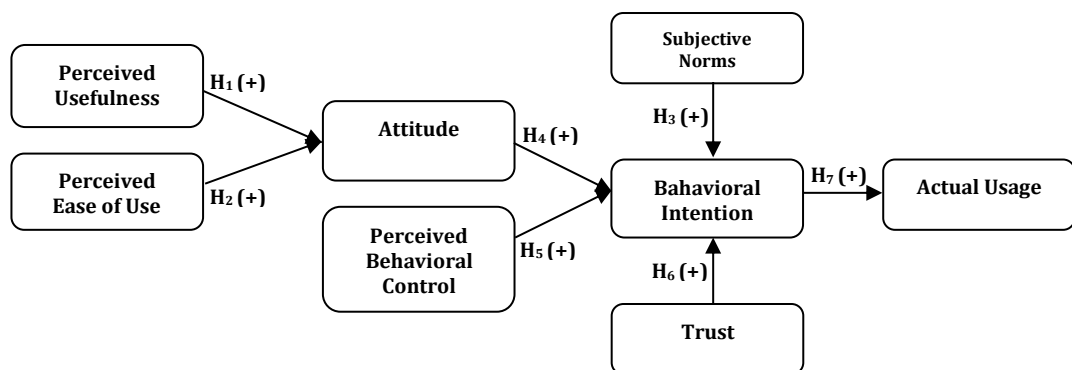


Figure1. Research Framework

Figure 1 was developed by integrating the complementary explanatory functions of TAM, TPB, and trust. This study examines how perceived usefulness and perceived ease of use predict attitude; how attitude, subjective norm, perceived behavioral control, and trust predict behavioral intention; and finally, how behavioral intention predicts actual usage.

3. Research Methods

3.1. Population and Sampling Method

The study population consists of Tiket.com users residing in Banten, Indonesia. The population size is unknown because no official statistics provide data on the number of Tiket.com users by residence and actual app usage. This study uses a quantitative

approach and purposive sampling. The sampling criteria were: (1) respondents must be over 18 years of age; (2) respondents must reside in Banten, Indonesia; (3) respondents must have used the Tiket.com app within the past year. These criteria were established to identify respondents with relevant experience using Tiket.com who fit the study's geographic context, not to represent the entire population of users in Indonesia. The sample size was determined using the lower limit rule of five times the number of indicators, as proposed by Sarstedt et al. (2021). With 30 indicators, the minimum sample size was 150 respondents (30×5). The analysis included 150 respondents who met the specified criteria.

3.2. Data Collection Method and Ethical Consideration

The researchers collected primary data through a structured survey questionnaire using a Likert scale from 1 (strongly disagree) to 5 (strongly agree). The researchers distributed the questionnaire electronically directly to respondents. In the initial section, respondents provided personal information and answered screening questions to ensure the research objectives were met. The researchers kept the personal data collected confidential and used it solely for research purposes. The questionnaire's core section consisted of 30 indicators measuring eight latent constructs. Each variable was preceded by a brief explanation and completion instructions to help respondents understand the statements. Participation was explained as anonymous and voluntary.

The statement items were adapted from previous studies. Perceived usefulness (PU) was measured using three indicators representing effectiveness, performance improvement, and utility, adapted from Davis (1989) and Ngo et al. (2025). Perceived ease of use (PEOU) uses four indicators: ease of use, simplicity, clarity, and ease of learning, adapted from Davis (1989) and Roy et al. (2022). Subjective norm (SN) consists of four indicators representing social influence, peer influence, family support, and institutional support, as described by Mustofa et al. (2025). Attitude (ATT) is measured using four indicators representing attractiveness, liking, perceived benefits, and positive evaluation.

Perceived behavioral control (PBC) consists of four indicators representing self-efficacy, knowledge and skills, ability, and ease of control, adapted from Chang et al. (2025). Trust (TR) is measured through three dimensions: competence, benevolence, and integrity, adapted from Elah et al. (2024) and tailored to the booking process and services on the Tiket.com app. Behavioral intention (BI) is measured using four indicators representing usage intention, continuation intention, future intention, and recommendation intention, based on Nurtanto et al. (2025). Actual usage (AU) is measured using four indicators representing usage frequency, usage variety, interaction intensity, and task completion, based on Lee et al. (2022).

3.3. Data Analysis Method

This study used partial least squares structural equation modeling (PLS-SEM) with SmartPLS software to examine a model involving multiple constructs and structural relationships (Hair et al., 2022). The analysis was conducted in two stages. First, the outer model was evaluated for convergent validity, requiring outer loadings of 0.70 or higher and an average variance extracted (AVE) of 0.50 or higher (Ghozali & Latan, 2020). The model's consistency and reliability were tested using Cronbach's alpha and composite reliability, both of which must be greater than 0.70 (Ghozali & Latan, 2020).

Discriminant validity was evaluated using the Fornell–Larcker criterion, where the square root of the AVE must exceed the interconstruct correlation (Ghozali & Latan, 2020). Additionally, the Heterotrait-Monotrait (HTMT) ratio was applied, with values between 0.85 and 0.90 indicating acceptable validity (Hair et al., 2022). Second, the inner model

was evaluated by examining multicollinearity using the variance inflation factor (VIF), path coefficients, t-statistics, and p-values. A VIF value below 5 indicates that the predictor constructs do not exhibit critical multicollinearity. The hypothesis is considered supported if the t-statistic is ≥ 1.96 and the p-value is ≤ 0.05 (Hair et al., 2022).

4. Results and Discussion

4.1. Respondent Characteristics

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	68	45.3
	Female	82	54.7
Age	18–25 years	72	48.0
	26–35 years	50	33.3
	36–45 years	20	13.3
	>45 years	8	5.4
Education Level	High School	40	26.7
	Diploma	30	20.0
	Bachelor's Degree	65	43.3
	Master/Doctorate	15	10.0
Occupation	Student	55	36.7
	Private Employee	60	40.0
	Entrepreneur	20	13.3
	Others	15	10.0
OTA Usage Frequency	1–2 times	45	30.0
	3–5 times	70	46.7
	>5 times	35	23.3

Table 1 shows that, of the 150 respondents, most were women (54.7%) and aged 18–25 (48.0%). In terms of education, most respondents held a bachelor's degree (43.3%), while the largest occupational group consisted of private-sector employees (40.0%). Regarding Tiket.com app usage frequency, most respondents reported using it 3–5 times (46.7%), indicating that this sample consists primarily of young, educated, and active users of online travel services.

4.2. Measurement Model

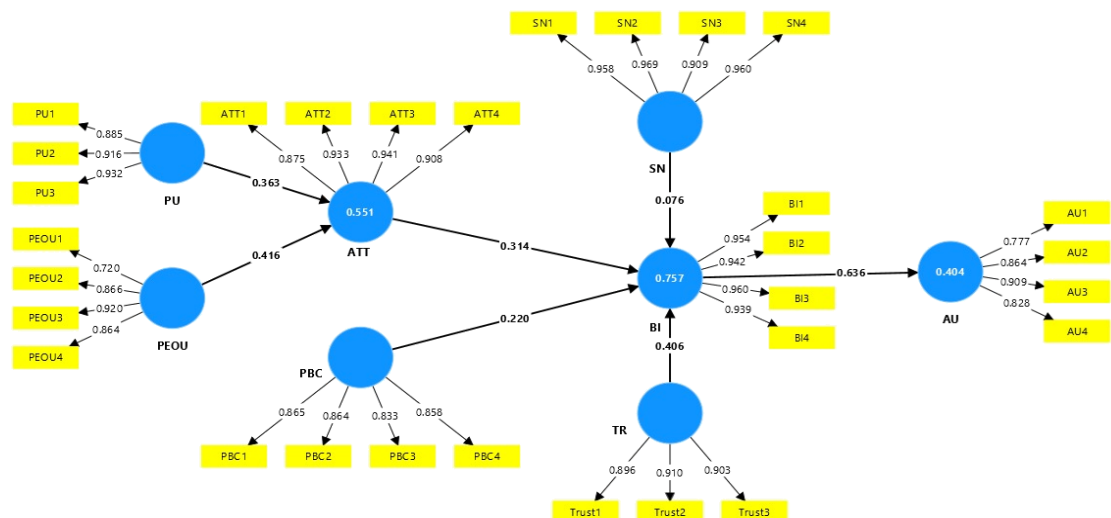


Figure 2. Outer Loading

SmartPLS factor loadings were used to assess the measurement model's validity, as shown in Figure 2. The results indicate that most indicators are strongly related to their respective constructs, with outer loadings generally above 0.7. Table 2 shows that the measurement model meets the required validity and reliability criteria. The VIF values range from 1.760 to 4.537, remain below the 5.00 threshold, and indicate no problematic multicollinearity among the indicators. Overall, all constructs demonstrate adequate measurement quality for further structural analysis.

Table 2. Evaluation of Measurement Model

Construct	Factor Loading	VIF	AVE	Cronbach's Alpha	Composite Reliability
Trust			0.816	0.887	0.930
Trust1	0.896	2.514			
Trust2	0.910	2.819			
Trust3	0.903	2.416			
Perceived Usefulness (PU)			0.831	0.898	0.936
PU1	0.885	2.274			
PU2	0.916	3.228			
PU3	0.932	3.419			
Perceived Ease of Use (PEOU)			0.715	0.866	0.909
PEOU1	0.720	1.760			
PEOU2	0.866	2.697			
PEOU3	0.920	3.945			
PEOU4	0.864	3.012			
Subjective Norm (SN)			0.901	0.963	0.973
SN1	0.958	3.630			
SN2	0.969	3.255			
SN3	0.909	3.470			
SN4	0.960	2.915			
Attitude (ATT)			0.836	0.935	0.953
ATT1	0.875	3.560			
ATT2	0.933	2.961			
ATT3	0.941	2.233			
ATT4	0.908	4.537			
Perceived Behavioral Control (PBC)			0.731	0.878	0.916
PBC1	0.865	2.763			
PBC2	0.864	2.640			
PBC3	0.833	2.015			
PBC4	0.858	2.112			
Behavioral Intention (BI)			0.901	0.963	0.973
BI1	0.954	2.433			
BI2	0.942	2.284			
BI3	0.960	2.232			
BI4	0.939	3.946			
Actual Usage (AU)			0.716	0.872	0.909
AU1	0.777	3.072			
AU2	0.864	3.600			
AU3	0.909	2.781			
AU4	0.828	1.988			

4.3. Structural Model Assessment

Discriminant validity confirms that each construct in the model is unique and does not overlap with other constructs (Hair et al., 2022). The Fornell-Larcker criterion results in Table 3 show that the square root of AVE for each construct exceeds its correlations

with other constructs in the model. In addition, Table 4 also shows HTMT ratios below 0.85–0.90. These results confirm that all variables are empirically distinct and measure different conceptual dimensions within the research model, indicating that the requirements for discriminant validity have been met.

Table 3. Fornell-Larcker Criterion

	ATT	AU	BI	PBC	PEOU	PU	SN	Trust
ATT	0.914							
AU	0.697	0.846						
BI	0.730	0.636	0.949					
PBC	0.705	0.662	0.798	0.855				
PEOU	0.712	0.618	0.743	0.714	0.846			
PU	0.702	0.594	0.702	0.687	0.816	0.912		
SN	0.357	0.347	0.429	0.462	0.344	0.401	0.949	
Trust	0.574	0.538	0.787	0.791	0.556	0.555	0.343	0.903

Table 4. HTMT Ratios

	ATT	AU	BI	PBC	PEOU	PU	SN	Trust
ATT								
AU	0.744							
BI	0.762	0.657						
PBC	0.772	0.715	0.860					
PEOU	0.771	0.675	0.807	0.803				
PU	0.755	0.638	0.754	0.771	0.809			
SN	0.368	0.359	0.441	0.498	0.363	0.427		
Trust	0.622	0.566	0.848	0.890	0.617	0.618	0.365	

4.4. Structure Model Evaluation

The assessment used the t-statistic, where a relationship is considered significant if it exceeds 1.96, and the p-value, which must be less than 0.05. Based on Table 5, all hypotheses were accepted except that subjective norm did not significantly influence behavioral intention.

Table 5. Hypothesis Test

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Usefulness → Attitude	0.363	0.369	0.111	3.266	0.001
Perceived Ease of Use → Attitude	0.416	0.416	0.112	3.703	0.000
Subjective Norm → Behavioral Intention	0.076	0.078	0.052	1.465	0.143
Attitude → Behavioral Intention	0.314	0.315	0.075	4.163	0.000
Perceived Behavioral Control → Behavioral Intention	0.220	0.222	0.101	2.179	0.029
Trust → Behavioral Intention	0.406	0.403	0.081	4.990	0.000
Behavioral Intention → Actual Usage	0.636	0.639	0.047	13.543	0.000

4.5. Discussion

4.5.1. Perceived Usefulness and Attitude

The results show that perceived usefulness positively influences attitude.

These results align with the TAM, which explains that beliefs about a system's

usefulness shape an individual's evaluation of its use (Davis, 1989). Perceiving a technology as beneficial for completing tasks in terms of performance and efficiency leads individuals to recognize its tangible value and evaluate it as a beneficial option (Ruiz-Herrera et al., 2023). This positive evaluation then reinforces a positive attitude toward its use based on functional reasons and perceived usefulness (Toros et al., 2024).

Previous studies show that perceived usefulness is a key foundation for behavioral responses to OTAs, particularly when consumers compare the value derived from digital travel services (Wang et al., 2024b). Previous research on OTA adoption indicates that perceived usefulness, including utilitarian value and ease of use, can influence the platform's reputation and perceived size (Wang & Chen, 2024; Williady et al., 2025). Therefore, Tiket.com needs to ensure that every feature it offers provides tangible benefits that meet user needs, such as increased efficiency and easier trip planning.

4.5.2. Perceived Ease of Use and Attitude

The hypothesis analysis results revealed that perceived ease of use fosters positive attitudes. These findings indicate that Tiket.com users tend to form more positive evaluations when the app can be operated without unnecessary complexity. Previous studies have found that perceived ease of use is positively and significantly related to user attitudes toward online tourism programs (Yan et al., 2024). Similar evidence from research on smart tourism technology indicates that technology-related perceptions contribute to users' attitudes toward technology-based tourism services (Rafidinal et al., 2021).

The TAM developed by Davis (1989) also explains this relationship by identifying perceived ease of use as a factor shaping individuals' evaluations of system use. When a system requires little effort to operate, users can complete tasks more easily, leading to a more positive evaluation (Prastiawan et al., 2021). This ease makes the usage process feel more practical and less burdensome, strengthening individuals' acceptance of the system and making them more likely to adopt it long term (Huang, 2020). Therefore, ease of use reflects not only the platform's technical simplicity but also how much effort users need to complete the booking process.

4.5.3. Subjective Norms and Behavioral Intention

This study found that subjective norms do not have a positive and significant effect on behavioral intentions, particularly among Tiket.com users. Psychological reactance theory explains this finding: individuals tend to defend the freedom of behavioral determination when pressure is perceived to limit personal choice (Brehm, 1966). In the OTA environment, consumers may receive recommendations for multiple platforms but still choose an app based on functional value, ease of use, trust, available options, or ease of transaction.

Recent research on OTA consumption also indicates that consumers weigh various benefits and costs when deciding whether to use an OTA, including perceived benefits, perceived risks, and suitability, rather than relying solely on a single social source (Wang et al., 2024b). Cross-national evidence on OTA consumers in Indonesia also shows that consumer attitudes relate to trust, perceived risk, and online persuasion, suggesting that platform evaluation may involve multiple individual considerations (Williady et al., 2025). Furthermore, as many as 70% of respondents have used OTAs at least three times, highlighting how individual evaluations shape app usage; thus, social recommendations are not necessarily the primary consideration.

4.5.4. Attitude and Behavioral Intention

The results revealed that attitude positively affects Tiket.com users' behavioral intention. This finding aligns with the TPB, which explains that intention to perform a behavior is based on the resulting evaluation (Ajzen, 1991). Users who perceive a system as beneficial and have a positive experience tend to develop a positive attitude toward using it. This positive evaluation then forms the intention to use it because the action is perceived as meeting their needs and providing the expected benefits (Muslim et al., 2020).

A study by Yan et al. (2024) on online tourism programs found that attitudes toward using a service are positively related to behavioral intention to use that service, indicating that more positive evaluations are accompanied by a stronger intention to interact with the technology. According to Aprianingsih et al. (2023), the relationship between attitude and intention remains relevant on travel platforms that involve digital transactions. Yang and Ahn (2020) explain that attitude is a psychological emotion conveyed through user evaluations; positive evaluations lead to stronger behavioral intention. Therefore, Tiket.com needs to improve transaction ease, information transparency, and user experience quality to foster positive evaluations that encourage users to use the platform.

4.5.5. Perceived Behavioral Control and Behavioral Intention

Hypothesis testing indicates that perceived behavioral control influences Tiket.com users' behavioral intention. Behavioral control gives individuals the knowledge, skills, and self-confidence to use the system, reducing perceived barriers and making the behavior seem easier to perform (Vamvaka et al., 2020). This confidence strengthens behavioral intention because individuals feel capable of carrying out the planned behavior (Amrullah et al., 2025). Ajzen (1991) also explains that perceived behavioral control predicts behavioral intention, including system use.

Previous research on technology adoption shows that perceived behavioral control relates to users' willingness to adopt digital services, particularly when the behavior requires sufficient individual capabilities and resources to perform the intended activities (Krisnamurti et al., 2022; Sarnvanichpitak & Mangmeechai, 2024). These findings therefore indicate that behavioral intention depends not only on whether users perceive Tiket.com as useful or easy to use, but also on their confidence in successfully performing the required activities.

4.5.6. Trust and Behavioral Intention

This study found that trust increases Tiket.com users' behavioral intention. When individuals believe that a platform is reliable, safeguards transactions, and fulfills service promises, their concerns about potential losses decrease. This increases individuals' confidence in making decisions and makes them more willing to use the platform (To & Trinh, 2021). Research on online travel transactions links trust to perceived information quality and security, and links trust and perceived value to the intention to purchase online travel (Kim et al., 2017).

More recent OTA research also indicates that trust, risk perception, and other platform-related evaluations shape consumer attitudes and purchase intentions across markets, including Indonesia (Williady et al., 2025). Recent research on OTA users indicates that perceptions of competence, benevolence, and integrity are key components of credibility and positively influence users' intentions to use online travel agencies (Mollik et al., 2024). This evidence supports including these three dimensions when evaluating user trust in Tiket.com. Further research on OTA pricing indicates

that unclear information and concerns about pricing practices can affect consumer trust and loyalty, reinforcing the importance of transparency in digital travel services (Wang et al., 2024b).

4.5.7. Behavioral Intention and Actual Usage

Finally, this study found that individuals with strong behavioral intentions tend to use the service. According to the TPB, intention is a motivational factor that drives individuals to carry out a behavior (Ajzen, 1991). When individuals have a strong behavioral intention to use a platform, the behavior is more likely to be carried out (Anthony et al., 2023). This readiness encourages individuals to act on it, especially when the need arises. Similarly, Jagrič et al. (2026) explain that behavioral intention reflects users' willingness and readiness to use technology and is subsequently translated into actual use. Budu et al. (2018) add that users' behavioral intentions shape their actual use of technology. Furthermore, service quality, satisfaction, and trust can support continued use of digital platforms beyond initial behavioral intentions (Kim & Yum, 2024). Thus, based on these findings, Tiket.com can maintain service quality, customer satisfaction, and trust so that prospective users' intentions translate into concrete, sustained actions.

5. Conclusion

This study presents empirical evidence on the factors related to acceptance and actual use of the Tiket.com app in Banten, Indonesia. The findings indicate that Tiket.com adoption is more closely tied to users' personal evaluations and perceptions than to social expectations. Perceived usefulness and perceived ease of use shape attitude, while attitude, perceived behavioral control, and trust shape behavioral intention; conversely, subjective norm does not. The significant relationship between behavioral intention and actual usage further shows that users' intentions play a crucial role in translating their evaluations into platform usage. Theoretically, this study integrates the TPB, TAM, and trust to understand patterns of actual app usage. TAM explains perceived usefulness and perceived ease of use in evaluating Tiket.com's technological characteristics, while TPB and trust explain the psychological mechanisms underlying intention formation. This study provides empirical evidence of how technology evaluations, behavioral factors, and trust interact to explain Tiket.com adoption in Banten, Indonesia.

For Tiket.com, these findings indicate that service improvements should focus on factors that support individual evaluations and user confidence. For example, before the payment stage, the app could provide transparent details regarding the total price, applicable fees, cancellation charges, refund policies, refund timelines, and rescheduling fees. To build trust, the Banten Tourism Office, tourism agencies, and business operators can strengthen collaboration with OTA platforms by improving the digital presentation and accessibility of local tourism products, rather than relying solely on promotional exposure. Accommodation providers, transportation operators, and tourist destinations can ensure accurate information on availability, prices, service descriptions, cancellation policies, and booking details across digital channels. Meanwhile, the insignificant influence of subjective norms suggests that digital promotion strategies should not rely solely on social influence. However, it should instead emphasize functional value, ease of use, transaction transparency, and trust, factors that directly support behavioral intent.

This study has several limitations. First, the cross-sectional design cannot capture behavioral changes over time. Second, using self-reported data from a single survey may introduce common method bias. Third, the purposive sampling technique limits generalizability beyond the sample characteristics and research context. Fourth, focusing on a

single OTA platform and a single province limits the results' applicability to other platforms or geographic regions. Fifth, the model explains only 40.4% of the variance in actual usage, suggesting other factors likely influence it. Future research could build on these findings by using a longitudinal design, conducting comparative studies across multiple OTA platforms, and considering other variables such as risk perception, satisfaction, habits, price sensitivity, and situational factors to explain actual usage better.

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